

EXHIBIT A

IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF FLORIDA

Case No.: 10-cv-23235-WMH (S.D. Florida)
CLASS ACTION

DAVID KARDONICK , JOHN DAVID
And MICHAEL CLEMINS, individually
And on behalf of all others similarly
Situating and the general public,

Plaintiffs

v.

JP MORGAN CHASE & Co. and
CHASE BANK USA, N.A.

Defendants

_____ /

**TOM BLANCHARD'S NOTICE OF FILING
OBJECTION TO PROPOSED SETTLEMENT**

COMES NOW TOM BLANCHARD by and through undersigned counsel and hereby
files the enclosed objection to proposed Settlement (D.E. 16 and 20).

Respectfully submitted,

By: _____ /s/ _____
Jeff M. Brown, Esq.
Florida Bar #197912
Attorney for TOM BLANCHARD

By: _____ /s/ _____
Patrick S. Sweeney, Esq.
Florida Bar #593486
Attorney for TOM BLANCHARD

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this ____ day of _____, 2011, I electronically filed the foregoing document with the Clerk of the Court using CM/EFC. I also certify that the foregoing document is being served this day on all counsel of record or pro se parties identified on the attached Service List in the manner specified, either via transmission of Notices of Electronic Filing generated by CM/ECF or in some other authorized manner for those counsel or parties who are not authorized to receive electronically Notice of Electronic Filing.

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_____/s/_____
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SERVICE LIST

Case Name Kardonick/David/Clemins v. JP Morgan Chase & Chase Bank

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA
Case No.: 10-cv-23235 – WMH (S.D. Florida)

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August 18, 2011

Via Us. Mail/Florida Court Electronic Filing System

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Re: Objection of Tom Blanchard
Kardonick v. JPMorgan Chase & C.
Case No. 10-cv-23235 (SD Fla.)

Dear Madam/Sir:

Please be advised that this firm represents Tom Blanchard in the above-referenced matter. Mr. Blanchard has elected to object to the proposed settlement in this matter. Accordingly, please find the requested information as described in the Legal Notice By Order of the Court ("Settlement Notice") which was sent to members of the class describing the settlement and directing specific actions to the members of the class. The information requested is as follows:

1. Name of Case and Case Number:
Kardonick v. JPMorgan Chase & Co.
Case No. 10-cv-23235 (S.D. Fla.)
2. Name and Address of Class Member:
Tom Blanchard
2013 Foggy Mountain Pass
Waunakee, WI 53597

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3. Last Four Digits of SS#: 3929
4. Reason for Objecting to Settlement:

For the following reasons, inter alia, the Settlement Agreement is not fair, reasonable and adequate.

1. Claims administration process fails to require reliable oversight, accountability, and reporting about whether the claims process actually delivers what was promised.
2. Timeframes and deadlines benefit Defendants and Class Counsel, but not Class Members; No timeframe for completing administration of the Monetary Relief is set, so Class Members cannot know when payment would arrive.
3. No amount of attorney fees is to be withheld to assure Class Counsel's continuing oversight and involvement in implementing settlement.
4. Attorney fees do not depend upon how much relief is actually paid to the Class Members.
5. The fee calculation is unfair in that the percentage of the settlement amount is far too high. (Please note the Nature of Settlement was filed with the Court less than 90 days from the filing of the Complaint.)
6. The claims process is cumbersome, unreasonable and designed to deprive Class Members of the relief which the Settlement Agreement purports to provide.
7. An undetermined amount of the requested attorney fees relates to charge off account credits, which is too difficult to quantify and has not been quantified and therefore cannot support this enormous fee.
8. Any fee awarded prior to knowing the amount of relief actually paid to Class Members must be limited to lodestar calculation.
9. Fee request is not reasonable in the absence of documentation, including billing records, which can be evaluated by Class Members and the Court.
10. Fees must be set at the market rate, not be arbitrarily claiming a charge off account credit fee ("not more than 25%")
11. The relief creates conflicts of interest among Class Members.
12. Some *cy pres* funds need to be used to benefit certain Class Members.
13. Attorneys' fees are disproportionate to the value of the Recovery of the Class.
14. The value of the Credit to the unpaid balance of charged off account is not easily ascertained and to the extent these charge offs make up part of the Settlement Fund they should not be given full credit as their actual value is pennies on a dollar.
15. There is a great disparity among Class Members as to awards.
16. Notice is inadequate in that no alleged violated statutes are referenced, no briefing schedule is included and that an objector's only remedy is to write a letter setting forth objections.

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17. The objector herein hereby adopts and joins in all other objections which are based on sufficient precedent and theories of equity and law in this case and hereby incorporates said objections by reference as if they were fully described herein.

Usually, at this juncture, a brief is required by the Notice of Settlement. In this case, it specifically requests a "letter" and "reasons" for the objections and nothing more. This objector hereby requests a scheduling order be issued allowing all objectors to file briefs and other memorandums of law and facts.

I thank you for your time and attention in this matter.

Very truly yours,

SWEENEY & SWEENEY, S.C.


Patrick S. Sweeney